

Travel Guard®



Worried about unforeseen travel mishaps?

TRAVEL WITH CONFIDENCE.

Let's face it. Certain travel problems are out of your control...flight delays, lost luggage, missed connections, last-minute emergencies. But AIG Travel can help you fix those problems, cover your trip investment and help ensure you get the vacation you've planned.

We offer a variety of coverage plans, including:

- Cancellation, interruption or delay coverage
- Lost or delayed baggage coverage
- Medical expense and evacuation coverage



Travel Guard was a fantastic help following a weather related event which stranded my wife and me for 4 days. We were able to get a charter plane back after only 2 stranded days and this we had to do to get back to work--as we both work at a University we had to return to be able to keep our classes rolling and our students up to snuff. Travel Guard covered a lot of our extra expenses and we will continue using them forever and a day. – William L.



And most plans include convenient Assistance Services such as:

- 24-hour emergency assistance
- Passport or ticket replacement assistance
- Prescription replacement assistance
- And more!

NEW to ALL SEASONS TRAVEL PLAN

HURRICANE WARNING

Reimbursement if the destination is placed under a hurricane warning within 3 days of the scheduled departure.

SEARCH AND RESCUE COVERAGE

Reimbursement for covered search and rescue expenses incurred if a search and rescue mission is launched to locate you and you are held responsible for the charges.

QUESTIONS?

CALL TOLL-FREE:

1.877.249.5376



Keep every trip on track with AIG Travel.

Traveling is exciting by nature. However, it can also be exasperating at times, especially when the best-laid plans fall by the wayside.

What would you do if...



You missed your connection due to a delayed flight?

- a. Wait in line with others to try and find new flights
- b. Cancel your trip
- c. Call AIG Travel



You became ill while traveling?

- a. Hope the local hospital will take care of you
- b. Stay in bed and hope to get better
- c. Call AIG Travel



**The correct answer to unforeseen travel mishaps is:
c. Call AIG Travel**

INSURANCE COVERAGES – All Seasons Travel Plan: Beach

SCHEDULE OF BENEFITS

MAXIMUM LIMIT

Trip Cancellation & Interruption	Up to 100% of Insured Trip Cost*
Single Occupancy	Up to 100% of Insured Trip Cost*
Trip Delay	Up to \$600 (Maximum of \$200 per day)
Missed Connection	Up to \$250
Vehicle Delay	Up to \$1,000
Baggage Coverage (Per-item restrictions apply, see benefit wording for details.)	Up to \$1,000
Baggage Delay	Up to \$1,000 (Maximum of \$200 per day)
Rental Vehicle Damage Coverage	Up to \$25,000
Search and Rescue Coverage	Up to \$10,000
Travel Medical Expense	Up to \$25,000
Emergency Evacuation and Repatriation of Remains	Up to \$250,000
Accidental Death & Dismemberment	Up to \$50,000
Assistance Services**	Included

EXTRA COVERAGE

- **Pre-Existing Medical Condition Exclusion Waiver**
(When coverage is purchased within 21 days of the Initial Trip Payment. Day one is the date the initial payment is received.)

PLAN COST

7% of Trip Cost

COVERAGE MAY NOT BE AVAILABLE IN ALL STATES.

Trip Cancellation & Interruption and Single Occupancy coverages are per booking. All other coverages are per person.

**Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.*

***Non-insurance services are provided by Travel Guard.*

Last year, travelers faced...

Severe weather in the Atlantic and North Pacific **20 hurricanes and 21 named storms***

* <https://www.nhc.noaa.gov/archive/2018/>



THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

Coverage varies by state. For complete coverage information, please refer to the Policy of Insurance for your state of residency prior to purchase by visiting www.travelguard.com/fulfillment.

TRAVEL INSURANCE COVERAGE

Trip Cancellation & Interruption: Reimburses prepaid, non-refundable expenses up to the Maximum Limit if you must cancel or interrupt your Trip due to Unforeseen:

- Sickness, Injury or death of Insured, Traveling Companion, Service Animal, Family Member, or Business Partner;
- Inclement Weather conditions causing delay or cancellation of travel;
- A named hurricane making the Insured's Primary Residence Uninhabitable, or making the Destination Inaccessible or Uninhabitable. Coverage for a hurricane applies only if insurance was purchased prior to the tropical storm first being upgraded to a hurricane;
- The Insured's or Traveling Companion's Primary Residence is made Uninhabitable, or the Destination is made Uninhabitable or Inaccessible, by Natural Disaster (other than a hurricane), fire, vandalism, or burglary;
- Being involved in or delayed due to an automobile accident, while en route to the Insured's Destination;
- Strike causing cancellation or delay of the Insured's pre-arranged travel services;
- The Insured has a Complication of Pregnancy, Normal Pregnancy or Childbirth;
- The Insured or Traveling Companion is hijacked, quarantined, subpoenaed, required to serve on a jury or required to appear as a witness in a legal action;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel. (72 consecutive hour minimum)
- Insured, Traveling Companion or Family Member is called to active military service or military leave is revoked;

Cancellation Only

- The Insured has an employer-initiated transfer within the same organization of 100 or more miles after the Insured's effective date of coverage which requires the Insured's Primary Residence to be relocated (Cancellation Only);

- The Insured is a full-time teacher, other full-time employee, or a student at a primary or secondary school and is required to complete an extended school year that falls on or beyond the Departure Date (Cancellation Only);
- The Insured's required participation in a scholastic sporting, theatrical, or musical event on a date that has been fixed after the Trip Cancellation coverage effective date and falls during the Trip. This requirement must be documented in writing by a school representative (Cancellation Only);
- The Insured is the victim of a Felonious Assault within 10 days prior to the Departure Date (Cancellation Only);
- The Destination is under a hurricane warning as issued by the NOAA hurricane center within 3 days of the scheduled Departure Date. Cancellation of the Trip must occur more than 14 days following the Insured's effective date of the Trip Cancellation benefit (Cancellation Only);
- The Insured is confined in an inpatient rehabilitation facility for the purpose of overcoming addiction within 30 days prior to scheduled Departure Date (Cancellation Only);
- Mental or Psychological Disorders of an Insured requiring inpatient hospitalization for 5 or more consecutive days which results in medically imposed travel restrictions as certified by a Physician at the time of Loss (Cancellation Only);
- Termination of employment or layoff affecting the Insured or his/her Traveling Companion; must occur more than 30 days after effective date of coverage; must have been with the same employer for at least one year (Cancellation Only);

Interruption Only

- The Destination is placed under a hurricane warning, as issued by the NOAA hurricane center, after the Departure Date (Interruption Only);
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival (Interruption Only);
- The Insured will be attending a Family Member's or surrogate mother's Childbirth. The pregnancy must occur after the effective date of coverage and must be verified by medical records (Interruption Only)

THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

Coverage varies by state. For complete coverage information, please refer to the Policy of Insurance for your state of residency prior to purchase by visiting www.travelguard.com/fulfillment.

TRAVEL INSURANCE COVERAGE

Trip Delay: Reimburses up to \$200 per day/per person up to the Maximum Limit shown on the Schedule of Benefits for Reasonable Additional Expenses due to Civil Disorder; Common Carrier delay; breakdown of an Owned or Rented Vehicle en route to the Insured's Destination; Natural Disaster; hijacking; Traffic Accident; and Injury or Sickness of the Insured or Traveling Companion if your Trip is delayed for 5 hours or more due to covered reasons.

Missed Connection: Reimburses up to the Maximum Limit Shown on the Schedule of Benefits for additional transportation expenses and Cancellation Penalties for missed portions of the Insured's Trip due to Inclement Weather or Common Carrier delay. This benefit does not apply if the Insured's domestic travel arrangements allow less than 1 hour between connections, or the Insured's international travel arrangements allow less than 2 hours between connections.

Vehicle Delay: Reimburses up to the Maximum Limit shown on the Schedule of Benefits for reasonable additional expenses if the Insured is delayed due to a mechanical breakdown en route to their destination. For a complete list of covered reasons, refer to the Policy of Insurance.

Baggage Coverage: Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Limit.

Baggage Delay: Reimburses up to the Maximum Limit for the purchase of essential items if baggage is delayed or misdirected for more than 12 hours.

Search and Rescue Coverage: Can reimburse up the Maximum Limit shown on the Schedule of Benefits if a search and rescue mission is launched to locate the Insured, and the Insured is held responsible for the charges.

Travel Medical Expense Benefit: Pays up to the Maximum Limit shown on the Schedule of Benefits for necessary medical expenses incurred due to Injury or Sickness which occurred while on an overnight Trip with a Destination of at least 100 miles from home.

Emergency Evacuation & Repatriation of Remains: Covers evacuation and transportation up to the Maximum Limit as directed by a Physician to the nearest adequate medical facility (home in the event of death or if medically required).

Accidental Death & Dismemberment: Covers death and loss of limb or eyesight within 365 days of an accident up to the Maximum Limit.

Rental Vehicle Damage Coverage: Reimburses up to the Maximum Limit shown on the Schedule of Benefits if there is damage due to collision, vandalism, windstorm, fire hail or flood.

ASSISTANCE SERVICES

Assistance Services are arranged by Travel Guard and provided through coordination, negotiation, and consultation using an extensive network of worldwide partners.

Travel Medical Assistance: A menu of services available for emergency medical requests, including prescription replacement assistance, physician referrals, medical evacuations, and more.

Worldwide Travel Assistance: Assistance with virtually any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information and more.

Emergency Travel Assistance: 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more.

Concierge Services: Virtually whatever you need, whenever, wherever you need it, you can call on your own personal assistant to help. Services include tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.

Identity Theft: If your identity is stolen during your Trip, our emergency travel counselors will assist in contacting your credit card companies, monitoring your credit report and working with local authorities to help you restore your identity.

Pet Return Service: Coordination of the return home of pets if your travel is interrupted due to sickness or injury.

Vehicle Return Assistance: Provides transportation for your automobile back to your primary residence should you become ill/injured and unable to drive.

\$100 Roadside Assistance: Towing Assistance, Flat Tire Assistance, Oil, Fluid, Water Delivery Service, Fuel Delivery Service, Lock Out Assistance, Battery Assistance, and Collision Assistance. (Roadside Assistance service provided by Quest Towing Services, LLC.)

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:

The Company will waive the Pre-Existing Medical Condition exclusion if all of the following conditions are met: (1) the plan is purchased within 21 days of Initial Trip Payment; and (2) the Insured is medically able to travel when the plan is purchased; and (3) the amount of coverage purchased equals all Trip Costs up to the maximum shown in the Schedule including any subsequent arrangements made for the same Trip. The Insured must update the coverage to include the additional cost of the subsequent arrangements within 21 days of payment to the Travel Supplier. This waiver is limited to the first \$100,000 of Cancellation Penalties. This limit does not apply to the medical benefits. If the Insured does not insure all Trip Costs, this waiver will be terminated and the Pre-Existing Medical Conditions exclusion will apply. If the Insured's Trip Costs are greater than \$100,000, the waiver will still apply as long as the amount of coverage purchased is \$100,000

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard.